

Information to identify the case:

Debtor 1	<u>Rasheed J. Brooks</u>	Social Security number or ITIN	xxx-xx-0680
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-23821-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rasheed J. Brooks

5/30/24

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Rasheed J. Brooks
Debtor

Case No. 18-23821-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: May 30, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2024:

Recip ID	Recipient Name and Address
db	Rasheed J. Brooks, 225 W Leeds Ave, Apt 69, Pleasantville, NJ 08232-1269
cr	+ SJFCU, 1615 Huffville Road, PO Box 5530, Deptford, NJ 08096-0530
517637295	Atlantic Medical Imaging, PO Box 1564, Indianapolis, IN 46206-1564
517686907	+ Orchards at Oak Meadow Condominium Association, In, McGovern Legal Services LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
517637304	Sand Castles and Seagulls, PO Box 875, Absecon, NJ 08201-0875
517695009	+ South Jersey FCU, Robert J. Malloy, ESQ., P.C., 2 North Maple Avenue, Marlton, NJ 08053-3008

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 30 2024 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 30 2024 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: courts@firstharvestcu.com	May 30 2024 20:47:00	First Harvest Credit Union, 1615 Huffville Road, PO Box 5530, Deptford, NJ 08096-0530
517637296	EDI: WFNNB.COM	May 31 2024 00:40:00	Comenity Capital - Boscov's, Bankruptcy Dept, PO Box 183043, Columbus, OH 43218-3043
517637297	Email/PDF: creditonebknofications@resurgent.com	May 30 2024 20:58:27	Credit One Bank, NA, PO Box 98873, Las Vegas, NV 89193-8873
517637298	EDI: CITICORP	May 31 2024 00:40:00	DSNB - Bloomingdale, PO Box 8218, Mason, OH 45040-8218
517637299	EDI: CITICORP	May 31 2024 00:40:00	DSNB/Macy's, PO Box 8218, Mason, OH 45040-8218
517740910	EDI: Q3G.COM	May 31 2024 00:40:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517723548	Email/PDF: resurgentbknofications@resurgent.com	May 30 2024 20:58:35	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517637300	EDI: PHINGENESIS	May 31 2024 00:40:00	MABT - Retail, PO Box 4499, Beaverton, OR 97076-4499
517637302	Email/Text: bnc@nordstrom.com	May 30 2024 20:46:00	Nordstrom, Attn: Recovery/Bankruptcy Dept., PO Box 6566, Englewood, CO 80155-6566
517731782	+ EDI: JEFFERSONCAP.COM	May 31 2024 00:40:00	Nordstrom, Inc., Jefferson Capital Systems LLC

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: May 30, 2024

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517748836	EDI: Q3G.COM	May 31 2024 00:40:00	Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517637303	Email/Text: RASEBN@raslg.com	May 30 2024 20:46:00	RAS Cintron, LLC, 130 Clinton Rd Ste 202, Fairfield, NJ 07004-2927
517637307	EDI: SYNC	May 31 2024 00:40:00	SYNCB / Walmart, PO Box 965024, Orlando, FL 32896-5024
517637308	EDI: SYNC	May 31 2024 00:40:00	SYNCB/TJ Maxx, PO Box 965015, Orlando, FL 32896-5015
517637306	Email/Text: courts@southjerseyfcu.com	May 30 2024 20:47:00	South Jersey Federal Credit Union, PO Box 5530, Deptford, NJ 08096-0530
517637305	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 30 2024 20:46:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517639540	+ EDI: AIS.COM	May 31 2024 00:40:00	Synchrony Bank, c/o AIS InfoSource, LP, 4515 N. Santa Fe Avenue, Oklahoma City, OK 73118-7901
519119235	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 30 2024 20:46:00	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
517677110	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 30 2024 20:46:00	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Orchards at Oak Meadow Condominium Association, In, McGovern Legal Services LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
517755133	*+	Synchrony Bank, c/o AIS InfoSource, LP, 4515 N. Santa Fe Avenue, Oklahoma City, OK 73118-7901
517637301	##	McGovern Legal Services, PO Box 1111, New Brunswick, NJ 08903-1111

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0312-1

User: admin

Page 3 of 3

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Andrew B Finberg

on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us

Andrew B Finberg

ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us

Denise E. Carlon

on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of CWABS, Inc., Asset-Backed Certificates, Series 2007-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

John F Newman

on behalf of Creditor SJFCU courts@firstharvestcu.com

Kevin Gordon McDonald

on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of CWABS, Inc., Asset-Backed Certificates, Series 2007-1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Robert J. Malloy

on behalf of Creditor First Harvest Credit Union ecf@robmalloylaw.com

Steven A. Silnutzer

on behalf of Debtor Rasheed J. Brooks silnutzerlaw@gmail.com
silnutzer.stevenb129140@notify.bestcase.com;stevenasil2000@yahoo.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9